Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Identify Yourself				
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
full name				
he name that is on your nment-issued picture cation (for example, river's license or	Rhonda First name L	First name		
ort).		Middle name		
our picture cation to your meeting e trustee.	Last name	Last name		
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
her names you				
used in the last 8	First name	First name		
e your married or n names.	Middle name	Middle name		
	Last name	Last name		
	First name	First name		
	Middle name	Middle name		
	Last name	Last name		
the last 4 digits of Social Security	xxx - xx - <u>0476</u>	XXX - XX		
dual Taxpayer	OR	OR		
ication number	9 xx - xx	9 xx - xx		
	full name the name that is on your imment-issued picture cation (for example, river's license or ort). your picture cation to your meeting e trustee. ther names you used in the last 8 e your married or names.	About Debtor 1: Full name		

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Case Number (if known)

Document Bolden Rhonda

Debtor 1

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business names or EINs. Business name Business name	I have not used any business names or EINs. Business name Business name
	doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		15037 Riverside Drive Number Street	Number Street
		South Holland IL 60473 City State ZIP Code COOK	City State ZIP Code
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Case Number (if known)

Rhonda Debtor 1

Document Bolden

Pa	Tell the Court About You	r Bankruptcy (Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		Bankruptcy (Form 2 der 7 der 11 der 12	•	e Required by 11 U.S.C. § 342(b) for Individuals of page 1 and check the appropriate box.		
8.	How you will pay the fee	I need Applied I required By law less the pay the	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None District None District		Case Number MM / DD / YYYY Case Number MM / DD / YYYY Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you Case Number, if known MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.	residence? No. Go to lir	ne 12. Initial Statement About ar	gment against you and do you want to stay in your on Eviction Judgment Against You (Form 101A) and file it with		

Debtor 1	Case 16-1423	33 Doc 1	Filed 04/26/16 Document	Entered 04/26/16 18:00:57 Page 4 of 74 Case Number (if known)	Desc Main
Part 3	First Name	Middle Name	Last Name	Case Natiber (ii Niowi)	
of bu A bu in se a LL If	re you a sole proprietor f any full- or part-time usiness? sole proprietorship is a usiness you operate as an dividual, and is not a eparate legal entity such as corporation, partnerhsip, or LC. you have more than one ole proprietorship, use a	Yes. N	o to Part 4. ame and location of business ame of business, if any umber Street		
	eparate sheed and attach it this petition.		ity heck the appropriate box to d	State	Zip Code
			☐ Health Care Business (as	s defined in 11 U.S.C. § 101(27A)) (as defined in 11 U.S.C. § 101(51B)) n 11 U.S.C. § 101(53A))	
C B ar de Fe bu	re you filing under hapter 11 of the ankruptcy Code and re you a small business ebtor? or a definition of small usiness debtor, see I U.S.C. § 101(51D).	appropriate of balance sheet documents documents documents.	leadlines. If you indicate that the statement of operations, case on ot exist, follow the procedum not filing under Chapter 11.	rt must know whether you are a small business you are a small business debtor, you must attact ash-flow statement, and federal income tax returnate in 11 U.S.C. § 1116(1)(B). I am NOT a small business debtor according to	h your most recent n or if any of these
Part 4	: Report if You Own or Ha	— Ba	n filing under Chapter 11 and nkruptcy Code. r Property or Any Property Tha	I am a small business debtor according to the d	efinition in the
рі	o you own or have any roperty that poses or is	■ No.	at is the hazard?		

property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?				
If immediate attention is	needed, why i	is it needed?		
Where is the property?	Number	Street		
	City		 State	ZIP Code

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Rhonda Debtor 1

Middle Name

Document Bolden

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Case Number (if known)

Part 5:

Explain Your Efforts to

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ceive a Briefing About Credit Counseling	
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
☐ I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Rhonda L Bolden

Debtor 1

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Case Number (if known)

	First Name	Middle Name Last	t Name					
Pai	t 6: Answer These Question	s for Reporting Purposes						
16.	What kind of debts do you have?	-						
		 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 						
		16c. State the type of debts	you owe that are not consumer debts or bu	siness debts.				
17.	Are you filing under Chapter 7?	_	der Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that after any e penses are paid that funds will be available	to the transfer of the transfe				
18.	How many creditors do you estimate that you owe?	□ 1-49 ■ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000				
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion				
Pai	Sign Below							
For	you	correct. If I have chosen to file under	, and I declare under penalty of perjury that Chapter 7, I am aware that I may proceed, le. I understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13				
			and I did not pay or agree to pay someone ed and read the notice required by 11 U.S.C					
		I request relief in accordance	with the chapter of title 11, United States C	Code, specified in this petition.				
		_	statement, concealing property, or obtaining esult in fines up to \$250,000, or imprisonme 9, and 3571.					
		/s/ Rhonda L Bold Signature of Debtor 1	den 🗶	Signature of Debtor 2				
		Executed on 04/22/	2016 DD / YYYY	Executed on				

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Debtor 1 Rhonda L Bolden Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date: 04/25/20	016
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Tarek Muhammad Khalil			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			•
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	ddressndil@gera	ıcilaw.com
6311129	IL		
Bar number	State		

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Debtor 1	Rhonda	L	Bolden
	First Name	Middle Name	Last Name
Debtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 5,862
1c. Copy line 63, Total of all property on Schedule A/B	\$ 5,862
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$8,969
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$3,200
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$213,214
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,204.02
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,199.00

Case 16-14233 Doc 1 Filed 04/26/16 Entered 04/26/16 18:00:57 Desc Main Page 9 of 74 Document Rhonda Debtor 1 Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,204.02 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ 175,052.00

\$ 0.00

\$ 0.00

\$ 175,052.00

9d. Student loans. (Copy line 6f.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	Caso 16	14222 Doc 1	Eilad 04/26/16	Entered 04/26/16 18	8:00:57 De	esc Main	
Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 74	3.00.01	Joo Man	
Debtor 1	Rhonda	L	Bolden				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distri					
Case Number			(State)			Check if this	is an
(If known)						amended filir	ng
Official F	<u>orm 106A</u>	<u>/B</u>					
Schedul	e A/B: Pr	operty					12/15
Part 1: O1. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re un or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ice is needed, attach a separa	l, or similar property?			
you have at	ttached for Part 1	. Write that number here			>		\$0.00
Part 2:	Describe Your Vel	nicles					
No. Yes. M A C	Describe Make: Model: Year: Approximate Milea Other information:	homes, ATVs and other re	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is committee instructions) creational vehicles, other vehicles, snowmobiles, motorcycle	ly s and another unity property (see icles, and accessories	the amount of any se Creditors Who Have Current value of th entire property?	ed claims or exemptions ecured claims on Schee Claims Secured by Prote Current value portion you	dule D: operty ue of the
5. Add the dol	lar value of the p		our entries fro Part 2, includir				\$ 3,862.00
you have at	tached for Part 2	2. Write that number here		>			+ 0,002.00
Part 3:	Describe Your Per	sonal and Household Items					
Do you own o	r have any legal	or equitable interest in any	of the following items?			Current value or portion you own Do not deduct sector exemptions	n?
Examples:		ishings urniture, linens, china, kitchenw	vare				
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$1,000	\$	1,000.00

Official Form 106A/B Record # 700973 Schedule A/B: Property Page 1 of 6

Debtor 1 Rhonda | Case 16-14233 | Doc 1 | Filed 04/26/16 | Entered 04/26/16 18:00:57 | Desc Main | Document | Page 11 of 74 umber (if known) |

The state of the s	audio, video, stereo, and digital equipment; computers, printers, scanners; music uding cell phones, cameras, media players, games		
Yes. Describe	at screen TV, computer, printer, music collection, cell phone	\$500	\$ <u> </u>
1 1	paintings, prints, or other artwork; books, pictures, or other art objects; ctions; other collections, memorabilia, collectibles		
Yes. Describe 09. Equipment for sports and hob	hies		\$0.00
Examples: Sports, photographic, e and kayaks; carpentry tools; music	exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
Yes. Describe			\$0.00
	, ammunition, and related equipment		
Yes. Describe			\$0. <u>0</u> 0
No.	leather coats, designer wear, shoes, accessories		
Yes. Describe	eryday clothes,shoes, accessories	\$150	\$ <u>150.0</u> 0
Jewelry Examples: Everyday jewelry, costugold, silver No.	ume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
Yes. Describe	eryday jewelry, costume jewelry	\$150	\$ <u>150.00</u>
13. Non-farm animals Examples: Dogs, cats, birds, horse	98		·
Yes. Describe	shold items you did not already list including any health side you did not list		\$0.00
No. Yes. Describe	shold items you did not already list, including any health aids you did not list		
. —	alker, Cane	\$150	\$ <u>150.0</u> 0
1	our entries from Part 3, including any entries for pages you have attached>		\$1,950.00
Part 4: Describe Your Finance	ial Assets		
Do you own or have any legal or e	equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions
16. Cash Examples: Money you have in you No.	r wallet, in your home, in a safe deposit box, and on hand when you file your petition		
Yes. Describe			\$ <u>0.0</u> 0

Rhonda Case 16-14233 Doc 1

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Document Page 12 of 4 Umber (if known) Desc Main Debtor 1 Middle Name

17.	Deposits o	f money				
	Examples:	Checking, savings	, or other financial accounts; co	ertificates of deposit; shares in credit unions, brokerage houses,		
	and other s	imilar institutions.	If you have multiple accounts v	with the same institution, list each.		
	No.					
	Yes.	Describe	Account Type:	Institution name:		
			Checking Account	Chase Bank	\$	10.00
			Checking Account	Chase Bank		40.00
			Checking Account	Chase Balik		
					\$	50.00
18.	Bonds, mu	tual funds, or p	oublicly traded stocks			
	Examples:	Bond funds, inves	tment accounts with brokerage	firms, money market accounts		
	No.					
	Yes.	Describe	Institution or issuer name:			
		Describe			¢	0.00
10	Non-nublic	ly traded stock	and interests in incorner	ated and unincorporated businesses, including an interest in	Ψ	
13.		ily traded Stock	and interests in incorpor	ated and difficorporated businesses, including an interest in		
	No.					
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:		
					\$	0.00
20.	Governmen	nt and corporat	e bonds and other negotia	able and non-negotiable instruments		
	Negotiable	instruments includ	le personal checks, cashiers' c	hecks, promissory notes, and money orders.		
	Non-negotia	able instruments a	re those you cannot transfer to	someone by signing or delivering them.		
	No.					
	Yes.	Describe	Issuer name:			
		Describe			¢	0.00
21	Patiromont	or pension ac	counts		Ψ	
۷١.		=		hrift savings accounts, or other pension or profit-sharing plans		
		interests in itch, L	(NOA, Neogii, 40 (K), 400(b), t	Thirt savings accounts, or other pension of profit-straining plans		
	No.					
	Yes.	Describe	Type of account and Instit	tution name:		
					\$	0.00
22.	Security de	eposits and pre	payments			
	Your share	of all unused dep	osits you have made so that yo	ou may continue service or use from a company		
	Examples:	Agreements with I	andlords, prepaid rent, public u	utilities (electric, gas, water), telecommunications		
	No.					
	Yes.	Describe	Institution name or individ	ual:		
					\$	0.00
23	Annuities (A contract for	a neriodic navment of mor	ney to you, either for life or for a number of years)	¥	
20.		A contract for	a periodic payment or mor	incy to you, claim for the or for a number of yours,		
	No.					
	Yes.	Describe	Issuer name and descripti	ion:		
					\$	0.00
24.	Interests in	n an education	IRA, in an account in a qu	alified ABLE program, or under a qualified state tuition program.		
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).			
	No.					
	Yes.	Describe	Institution name and desc	eription. Separately file the records of any interests.11 U.S.C. § 521(c):		
	ш				\$	0.00
25	Truete ani	uitable or future	interests in property (oth	ner than anything listed in line 1), and rights or powers	¥	
20.		intubic or ruture	interests in property (oth	to than anything nated in line 1), and rights of powers		
	No.					
	Yes.	Describe				
						0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and	other intellectual property		
	Examples:	Internet domain na	ames, websites, proceeds from	royalties and licensing agreements		
	No.					
	Yes.	Describe				
	 1.55.				\$	0.00
27	Licanese f	ranchises and	other general intangibles			
۷,	-	-	•	association holdings, liquor licenses, professional licenses		
		Landing politics, t	modern noongos, cooperative	accomance morningo, inquer inconces, professional inconses		
	No.					
	Yes.	Describe				
			I		(C	0.00

Case 16-14233 Rhonda

Doc 1

□IPH 04/26/16

Entered 04/26/16 18:00:57 Page 13 of 4 umber (if known)

Desc Main

Debtor 1

	1 04/20/1
- Bol	den
-D0	cument
Last	Name

Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Describe..... Yes. 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Yes. Describe..... 0.00 35. Any financial assets you did not already list Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$50.00 for Part 4. Write that number here--> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Describe..... 0.00

_				
39.	-	-	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	
	Yes.	Describe		\$ 0.00
40.	Machinery No.	, fixtures, equip	ment, supplies you use in business, and tools of your trade	ş <u> </u>
	Yes.	Describe		
41.	Inventory			\$0.00
	No.			
	Yes.	Describe		\$ 0.00
42.	Interests in	n partnerships o	or joint ventures	<u> </u>
	No.		Name of Entity and Percent of Ownership:	
	Yes.	Describe		\$ 0.00
43.	C <u>ust</u> omer	lists, mailing lis	ts, or other compilations	* <u></u>
	No.	Danasilaa		
	Yes.	Describe		\$0.00
44.	Any busine No.	ess-related prop	erty you did not already list	
	Yes.	Describe		\$ 0.00
				ф <u></u>
			of your entries from Part 5, including any entries for pages you have attached	\$ 0.00
1	or Part 5.	Write that numb	er here>	\$ 0.00
P	art 6:	Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
			and a finite condition for contract that first the model A	
46.	_	-	ve an interest in farmland, list it in Part 1. egal or equitable interest in any farm- or commercial fishing-related property?	
46.	_	-	ve an interest in farmland, list it in Part 1. egal or equitable interest in any farm- or commercial fishing-related property?	
46.	Do you ow	-		e 0.00
	No.	Describe		\$ <u>0.0</u> 0
	No. Yes. Farm anim Examples:	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
	No. Yes.	Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$0.00
47.	No. Yes. Farm anim Examples: No. Yes.	Describe Describe Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$\$
47.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit	Describe als Livestock, poultry,	egal or equitable interest in any farm- or commercial fishing-related property?	
47.	No. Yes. Farm anim Examples: No. Yes.	Describe Describe Livestock, poultry, Describe	egal or equitable interest in any farm- or commercial fishing-related property?	
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	farm-raised fish harvested	
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property?	\$ <u>0.0</u> 0
47. 48.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes.	Describe Describe Describe Describe	farm-raised fish harvested	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	Describe Describe Describe Describe Cher growing or Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$ <u>0.0</u> 0
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and to No. Yes.	Describe Describe Describe Describe Cher growing or Describe Describe	farm-raised fish harvested	\$\$ \$0.00
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and fill Yes.	Describe Describe Describe Describe Cher growing or Describe Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$\$ \$\$
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	Describe Describe Describe Describe Cher growing or Describe Fishing equipme Describe Fishing supplies Describe	egal or equitable interest in any farm- or commercial fishing-related property? farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade	\$\$ \$0.00
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47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and f No. Yes. Farm and f No. Yes.	Describe Describe Describe Describe Cher growing or Describe Fishing equipme Describe Fishing supplies Describe	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0
47. 48. 49.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and farm and farm- No. Yes.	Describe Describe Describe Describe Cher growing or Describe Fishing equipme Describe Fishing supplies Describe Take the proving or the provi	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$\$ \$\$
47. 48. 49. 50.	Do you ow No. Yes. Farm anim Examples: No. Yes. Crops—eit No. Yes. Farm and farm and farm No. Yes. Any farm- Yes. Add the do	Describe cher growing or Describe cher growing or Describe fishing equipme Describe fishing supplies Describe and commercia Describe	farm-raised fish harvested nt, implements, machinery, fixtures, and tools of trade , chemicals, and feed	\$\$ \$0.00 \$0

Case 16-14233 Doc 1 Rhonda

62. Total personal property. Add lines 56 through 61.

63. Total of all property on Schedule A/B. Add line 55 + line 62

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\$5,862.00

Desc Main

\$5,862.00

\$5,862.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 3,862.00 56. Part 2: Total vehicles, line 5 \$ 1,950.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 50.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00

Official Form 106A/B Record # 700973 Page 6 of 6 Schedule A/B: Property

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Fill in this in	nformation to identi	y your case:	
Debtor 1	Rhonda	L	Bolden
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	ne : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
_	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2008 Mazda Tribute with over 80,000 miles	\$_ 3,862	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ 1,000		735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500		735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>150</u>		735 ILCS 5/12-1001(a),(e) - \$150.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 700973	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Page 17 of 74 Case Number (if known) Dogument Debtor 1 Rhonda Last Name Middle Name

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday jewelry, costume jewelry	\$ <u> 150 </u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	<u>12</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Walker, Cane	\$_ 150	 \$	735 ILCS 5/12-1001(a) - \$150.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 10.00	\$ <u> 10 </u>		735 ILCS 5/12-1001(b) - \$10.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank, 40.00	\$ <u>40</u>	 \$	735 ILCS 5/12-1001(b) - \$40.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Yes.				

	nformation to identi	fy your case:		ntored 04/26/ 8 of 74			
Debtor 1	Rhonda	L	Bolden				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for t	he: <u>NORTHERN</u>					
Case Number	er		(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
		s Who Hove	Claims Secured by Pro	norty			12/
			e Claims Secured by Pro ried people are filing together, both are				
ıformation. If	more space is need es, write your name	led, copy the Addit	ional Page, fill it out, number the entrie	s, and attach it to this	form. On the top of a	ny	
1. Do any cr	editors have claims	secured by your p	roperty?				
☐ No. C	heck this box and su	bmit this form to the	e court with your other schedules. You ha	ave nothing else to repo	ort on this form.		
Yes. F	fill in all of the information	ation below.					
Yes. F							
Part 1:	List All Secured Clai						
Part 1:	List All Secured Clai	ms	an one secured claim, list the creditor se	parately	Column A	Column A	Column C
Part 1:	List All Secured Clai	ms reditor has more tha	an one secured claim, list the creditor se articular claim, list the other creditors in F	-	Column A Amount of claim Do not deduct the	Column A Value of collateral that supports this	Column C Unsecured
Part 1: 2. List all so for each	List All Secured Clai ecured claims. If a c claim. If more than o	ms reditor has more that ne creditor has a pa		art 2.	Amount of claim	Value of collateral	Unsecured
Part 1: 2. List all s for each As much	List All Secured Clai ecured claims. If a c claim. If more than o	ms reditor has more the ne creditor has a po- claims in alphabetic	articular claim, list the other creditors in F	art 2.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
Part 1: 2. List all s for each As much	ecured claims. If a calcaim. If more than of as possible, list the cander Consumer USA	ms reditor has more the ne creditor has a po- claims in alphabetic	articular claim, list the other creditors in F al order according to the creditors name.	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santal Creditor PO Bo	List All Secured Clai ecured claims. If a ci- claim. If more than o as possible, list the co- nder Consumer USA is Name x 961245	ms reditor has more the ne creditor has a po- claims in alphabetic	articular claim, list the other creditors in F al order according to the creditors name. Describe the property that secures the	e claim:	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santa Creditor	ecured claims. If a calcaim. If more than of as possible, list the cander Consumer USA is Name	ms reditor has more the ne creditor has a po- claims in alphabetic	articular claim, list the other creditors in Fall order according to the creditors name. Describe the property that secures the 2008 Mazda Tribute with over 80,00	e claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santal Creditor PO Bo	List All Secured Clai ecured claims. If a ci- claim. If more than o as possible, list the co- nder Consumer USA is Name x 961245	ms reditor has more the ne creditor has a po- claims in alphabetic	Describe the property that secures the 2008 Mazda Tribute with over 80,00 As of the date you file, the claim is:	e claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santal Creditor PO Bo	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in x 961245	ms reditor has more the ne creditor has a po- claims in alphabetic	articular claim, list the other creditors in Fall order according to the creditors name. Describe the property that secures the 2008 Mazda Tribute with over 80,00 As of the date you file, the claim is: 0	e claim: 0 miles	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
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2. List all s for each As much 2.1 Santal Creditor PO Bo Number Fort W City Who owe	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in x 961245 Street	reditor has more the one creditor has a probability of the creditor has a	As of the date you file, the claim is: OC Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santal Creditor PO Bo Number Fort W City Who owe	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in x 961245 Street	reditor has more the one creditor has a probability of the creditor has a	As of the date you file, the claim is: Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santa Creditor PO Bo Number Fort W City Who owe	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in x 961245 Street	reditor has more the one creditor has a probability of the creditor has a	As of the date you file, the claim is: OC Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santa Creditor PO Bo Number Fort W City Who owe Debto Debto Debto	List All Secured Clai ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in Market Street Forth Street Torth	reditor has more the ne creditor has a polaims in alphabetic and the state of the s	As of the date you file, the claim is: Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mo car loan)	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santa Creditor PO Bo Number Fort W City Who owe Debto Debto At lease	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in 201245 Street Street Torth Street Check one in 1 only in 2 only in 1 and Debtor 2 only is tone of the debtors and	reditor has more the ne creditor has a polaims in alphabetic transfer of the creditor has a polaims in alphabetic transfer of the creditor of	As of the date you file, the claim is: 0 Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As agreement you made (such as mo car loan) Statutory lien (such as tax lien, mecha	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2. List all s for each As much 2.1 Santa Creditor PO Bo Number Fort W City Who owe Debto Debto Debto At leas	ecured claims. If a ciclaim. If more than of as possible, list the conder Consumer USA is Name in 2 March 2 Street Street Torth Street Check one in 1 only in 2 only in 1 and Debtor 2 only in 1 and Debtor 2 only in 2 only in 2 only in 1 and Debtor 2 only in 2 only in 2 only in 2 only in 3 only in 3 only in 3 only in 4 only	reditor has more the ne creditor has a polaims in alphabetic transfer of the creditor has a polaims in alphabetic transfer of the creditor of	As of the date you file, the claim is: Contingent Unliquidated Disputed Nature of Lien. Check all that apply. As agreement you made (such as mo car loan) Usignment lien from a lawsuit	e claim: 0 miles Check all that apply.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill	in this	Case 16 14		Filod 04/26/16	Entered 04/2 9 of 74	26/16 18:00:57	Desc Mair	1
D-	h44	Rhonda	1	Bolden				
De	btor 1	First Name	Middle Name	Last Name				
De	btor 2							
(Spo	ouse, if filing	g) First Name	Middle Name	Last Name				
Un	ited Stat	tes Bankruptcy Court for the :	NORTHERN Distric	et of ILLINOIS				
				(State)			□ Check i	if this is an
	se Num known)	ber					amende	
⊃ffi.	منما	Form 106E/E					amona	54 ming
וווע	Ciai	<u>Form 106E/F</u>						
<u>ìch</u>	edul	e E/F: Creditors	Who Have U	<u> Jnsecured Claims</u>				12/15
redito eede op of	ors witl d, copy	h partially secured claims	s that are listed in Sc out, number the entr r name and case nur	Executory Contracts and Unexphedule D: Creditors Who Haveries in the boxes on the left. Attenber (if known).	Claims Secured by	Property. If more space is	3	
1 D	o any c	reditors have priority uns	secured claims again	nst vou?				
			scearca cianno agan	ist you!				
<u> </u>	_	Go to Part 2.						
	Yes.	f your priority upsocured	claims If a creditor I	has more than one priority unsec	sured claim, list the o	reditor congrately for each	claim For	
		= = =		im has both priority and nonprior		· · · · · ·		
		-		s in alphabetical order according			· ·	
			-	 If more than one creditor holds ctions for this form in the instruct 	•	st the other creditors in Pa	rt 3.	
(.	or arre	explanation of each type of	olami, dee the motio		aon bookiet.)	Total claim	Priority	Nonpriority
	1	D. 11 D. 14					amount	amount
2.1] —	Priority Debt	La	ast 4 digits of account number _		\$ _694.00	<u>\$ 694.00</u>	\$_0.00
		or's Name BOX 7346	w	hen was the debt incurred?	2013			
	Numbe	er Street						
			A	s of the date you file, the claim is	: Check all that apply.			
	Dhila	dolphia DA	19101	Contingent				
	City		te Zip Code	Unliquidated				
,		ves the debt? Check one.		Disputed				
	=	or 1 only						
	=	for 2 only	<u> </u>	ype of PRIORITY unsecured claim	1:			
	=	or 1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts you	owe the government			
	=	ast one of the debtors and and ck if this claim relates to a	Juici	Taxes and contain other debts you	one the government			
ı		munity debt	Γ	Claims for death or personal injury	while you were			
ļ	ls the c	laim subject to offest?	_	intoxicated				
	No			Other. Specify				
	Yes							

Case 16-14233 Doc 1 Filed 04/26/16 Entered 04/26/16 18:00:57 Desc Main Page 20 of 74 Document Rhonda Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 884.00 **\$**0.00 IRS Priority Debt **\$** 884.00 2.2 Last 4 digits of account number _ Creditor's Name 2015 When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ Yes IRS Priority Debt \$ 1,622.00 \$ 1,622.00 \$ 0.00 2.3 Last 4 digits of account number _ Creditor's Name 2014 PO Box 7346 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify _ List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.

Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured

claims fill out the Continuation Page of Part 2.

Total claim

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Debtor 1	Rhonda L	Document Page 21 of 74 Case Number (if known)	
	First Name Middle Name	Last Name	
4.1	Accounts Receivable Management	Last 4 digits of account number	<u>\$ 850.00</u>
	Creditor's Name PO Box 129	When was the debt incurred?	
	Number Street		
		As of the date you file the algins in Charley II that such	
		As of the date you file, the claim is: Check all that apply.	
	Thorofare NJ 08086	Contingent	
	City State Zip Code	Unliquidated	
_ v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
E	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Credit Extended to Debtor(s)	
\vdash	Yes		+ 47.00
4.2	ACL Laboratories	Last 4 digits of account number	\$ <u>17.00</u>
	Creditor's Name PO Box 27901	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	West Allis WI 53227	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
\vdash	Yes Advocate Medical Group		\$ 24.00
4.3		Last 4 digits of account number	\$ 24.00
	Creditor's Name PO Box 92523	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60675	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		

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4.4	Allied Collection	Last 4 digits of account number	\$ <u>101.00</u>
	Creditor's Name		
	1607 Central Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus IN 47201	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		+ 4 049 00
4.5	American Finance, LLC	Last 4 digits of account number	\$ <u>4,018.00</u>
	Creditor's Name		
	4747 S. Pulaski Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603		
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
'	s the claim subject to offest?	_	
	No T	Other. Specify	
	Yes		A 649.00
4.6	American Inforsource	Last 4 digits of account number	\$ <u>648.00</u>
	Creditor's Name		
	PO Box 71083	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Charlotte NC 28272		
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	=		
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other Specify	

Schedule E/F: Creditors Who Have Unsecured Claims

Other. Specify _

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Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Student loans

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ____Utility Bills/Cellular Service

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4.16	Cerastes, LLC	Last 4 digits of account number	\$ 494.00
4.16	Creditor's Name	Last 4 digits of account number	<u> </u>
	C/O Weinstein, Pinson, and Riley	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Seattle WA 98121	Unliquidated	
	City State Zip Code	Disputed	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
	Yes	Other. Specify	
4.17	Certegy	Last 4 digits of account number	\$ 58.00
,	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	PO Box 30046	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Tampa FL 33630	Unliquidated	
١,,	City State Zip Code /ho owes the debt? Check one.	Disputed	
"	_		
	Debtor 1 only	T. (MANIPHOPIEW	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
ls	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify NSF Checks	
ΙĒ	Yes	Other. Specify	
4.18	Choice Recovery	Last 4 digits of account number	\$ 115.00
	Creditor's Name		
	1550 Old Henderson Rd.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43220	Unliquidated	
w	City State Zip Code //ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	Community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes	<u> </u>	

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4.22	Credit Management, Inc.	Last 4 digits of account number	\$ <u>906.00</u>
	Creditor's Name		
	4200 International Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carrollton TX 75007-1906	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.23	DEPT OF EDUCATION/NELN	Last 4 digits of account number 7679	\$ <u>9,716.00</u>
	Creditor's Name	0045 0045	
	121 S 13Th St	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lincoln NE 68508	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.24	DEPT OF EDUCATION/NELN	Last 4 digits of account number <u>6179</u>	\$ 16,000.00
	Creditor's Name	When was the debt incurred? 2014-2015	
	121 S 13Th St	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lincoln NE 68508	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other Specify	

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Other. Specify _

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Case Number (if known) **Document** Rhonda Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Eric Nesbitt **\$** 1,985.00 Last 4 digits of account number ___

	Creditor's Name	
	39 S LaSalle #900	When was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Chicago IL 60603	Unliquidated
	City State Zip Code	
	Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Charle if this plains relates to a	that you did not report as priority claims
	Check if this claim relates to a	
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify
	Yes	
4.32	Experian	Last 4 digits of account number
4.52	Creditor's Name	2.ast - a digito of account manager
	PO Box 2002	When was the debt incurred? 1/22/2016 12:00:00 AM
	PO BOX 2002	when was the debt incurred?
	Number Street	
		As of the date you file, the claim is: Check all that apply.
	Allan TV 75040	Contingent
	Allen TX 75013	Unliquidated
	City State Zip Code	Disputed
	Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	E '	Student loans
	Debtor 1 and Debtor 2 only	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	—
	No	
	=	Other. Specify
	Yes DANK	NULL 1.047.00
4.33	First Premier BANK	Last 4 digits of account number NULL \$_347.00
	Creditor's Name	
	601 S Minnesota Ave	When was the debt incurred? 2015-2016
	Number Street	
		As of the date you file, the claim is: Check all that apply.
		Contingent
	Sioux Falls SD 57104	— •
	City State Zip Code	Unliquidated
	Who owes the debt? Check one.	Disputed
	Debtor 1 only	
	=	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:
	Debtor 1 and Debtor 2 only	☐ Student loans
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce
		_
	Check if this claim relates to a	that you did not report as priority claims
	community debt	Debts to pension or profit-sharing plans, and other similar debts
	Is the claim subject to offest?	
	No	Other. Specify Credit Card or Credit Use
	Yes	

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No Other. Specify _ Yes Liberty Mutual \$ 500.00 4.39 Last 4 digits of account number Creditor's Name 175 Berkeley St. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **Boston** MA 02116 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

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4.43 LVNV Funding LLC	Last 4 digits of account number	\$ 483.00
Creditor's Name		
PO Box 10584	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Greenville SC 29603	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to periode of profit criaining plane, and early criminal debte	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	
4.44 MCOA	Last 4 digits of account number	\$ 250.00
Creditor's Name		
3348 Ridge Rd.	When was the debt incurred?	
Number Street		
	As of the date was file the plains in Observal all that such	
	As of the date you file, the claim is: Check all that apply.	
Lansing IL 60438	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to periode of profit criaining plane, and early criminal debte	
No	Other. Specify	
Yes	Other. Specify	
4.45 Med Busi Bur	Last 4 digits of account number	\$ 150.00
Creditor's Name	·	
1460 Renaissance D Suite 400	When was the debt incurred?	
Number Street		
	As of the data you file the claim is. Check all that analy	
	As of the date you file, the claim is: Check all that apply.	
Park Ridge IL 60068	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		

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4.46 Merchants Credit Guide Co.	Last 4 digits of account number	\$ <u>117.00</u>
Creditor's Name		
223 W. Jackson Blvd., Ste. 900	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Chianna II COCCC	Contingent	
Chicago IL 60606	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debte to periston or profile-sharing plane, and other similar debte	
No	Other. Specify Debt Owed	
Yes	Other. Specify	
4.47 Metrosouth Medical Center	Last 4 digits of account number	<u>\$_150.00</u>
Creditor's Name		
12935 S. Gregory	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60604	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes Midwestern Regional medical Center		\$ 118.00
4.40	Last 4 digits of account number	\$_118.00
Creditor's Name 2610 Sheridan Rd.	When was the debt incurred?	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Zion IL 60099	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	El posto to pondion or profit-affairing pland, and other affiliat debta	
No	Other Specify	

Other. Specify _

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Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Student loans

Other. Specify _

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Debtor 1	First Name	L Middle Name	Document Last Name	Entered 04/26/16 18:00:57 Page 38 of 74 Case Number (if known)	Desc Main	-
After lis	sting any entries on this page,	number them beg	inning with 4.4, followed by 4.	5, and so forth.		Total Clair
4.52	Nationwide Credit Inc Creditor's Name PO Box 26314 Number Street	_	Last 4 digits of account number When was the debt incurred?	er		\$ <u>648.00</u>
V		A 18002 ate Zip Code	As of the date you file, the clai Contingent Unliquidated Disputed	m is: Check all that apply.		
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this claim relates to a community debt sthe claim subject to offest?			paration agreement or divorce		
4.53	Yes NCEP, LLC Creditor's Name PO Box 4138 Number Street		Last 4 digits of account number When was the debt incurred?	or		\$ 0.00
			As of the date you file, the clai	m is: Check all that apply.		

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Case Number (if known) Document Rhonda Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim \$** 150.00 Pasi Last 4 digits of account number _ Creditor's Name PO Box 1022 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 48393 Wixom MI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Peoples Gas \$ 1,042.00 Last 4 digits of account number 4.56 Creditor's Name 130 E. Randolph Dr. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60601-6207 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes Purdue University 6159 \$ 0.00 Last 4 digits of account number 4.57 Creditor's Name 2005-2008 475 Stadium Mall Dr/Schl When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent West Lafayette 47907 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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4.58 Southwest Orthopedics, S.C.	Last 4 digits of account number	\$ <u>181.00</u>
Creditor's Name		
9618 Southwest Highway	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oak Lawn IL 60453	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes		
4.59 Stellar Recovery Inc.	Last 4 digits of account number	\$ <u>667.00</u>
Creditor's Name		
1327 Highway 2 W, Ste. 100	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Kalispell MT 59901		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Extended to Debtor(s)	
Yes	· · · · · · · · · · · · · · · · · · ·	
4.60 Transunion	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
PO Box 1000	When was the debt incurred? 1/22/2016 12:00:00 AM	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chester PA 19022	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	- -	
No	Other. Specify	
Yes	• · · · / <u> </u>	

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Debtor 1	Rhonda L	LEGGENMENT Page 41 of 74 Case Number (if known)	
	First Name Middle Name	Last Name	
Part :	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After lies	ting any entries on this page number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Aitei iisi	ung any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.61	Veronica Tate	Last 4 digits of account number	\$ 4,615.00
т,	Creditor's Name		
] :	3710 176th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Country Club Hills IL 60478	Unliquidated	
	City State Zip Code ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
I Ē	Debtor 1 and Debtor 2 only	Student loans	
I ⊨	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
F	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
_	the claim subject to offest?		
	No	Other. Specify	
-	Yes Village of Lansing		÷ 350.00
4.02		Last 4 digits of account number	\$ <u>250.00</u>
	Creditor's Name 18200 Chicago Ave.	When was the debt incurred?	
1	Number Street		
	Number Succession		
		As of the date you file, the claim is: Check all that apply.	
	Lansing IL 60438	Contingent	
	City State Zip Code	Unliquidated	
	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
▎ ┌	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	

Other. Specify Fines

Is the claim subject to offest?

No

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Debtor 1 Rhonda List Others to Be Notified for a Debt That You Already Listed

5.	example, if a co	ollection agency is tryi collection agency here	ng to collect from y . Similarly, if you h	ou for a debt you ave more than one	owe to s	some or for		
	DirecTV				On wh	hich (entry in Part 1 or Part 2 l	ist the original creditor?
	Name PO Box 78626	3			Line _	6	_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street						Part 2: Creditors with Nonpriority Unsecured Claims
	Phoenix		P	AZ 85062	Last 4	1 digi	ts of account number _	
	City		State	Zip Code				
	Arnold Scott H	larris PC			On wh	hich (entry in Part 1 or Part 2 l	ist the original creditor?
	Name 111 W Jackso	n Blvd Ste 600			Line _	19	_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street						Part 2: Creditors with Nonpriority Unsecured Claims
	Chicago			IL 60604 —— Zip Code	Last 4	l digi	ts of account number _	
		ement Services	State 1	zip code	01		outer to Bout 4 on Bout 6 !	to the contribute on the O
	Name						•	ist the original creditor?
		Point Blvd., #750			Line _	21	_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street						Part 2: Creditors with Nonpriority Unsecured Claims
	Elk Grove Villa	ane		 IL 60007	Loot 4	ا ما اما	to of account number	
	City			Zip Code	Lasi 4	t aigi	ts of account number _	
	DirecTV				On wh	hich (entry in Part 1 or Part 2 l	ist the original creditor?
	Name PO Box 78626	5			Line _	29	_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street						Part 2: Creditors with Nonpriority Unsecured Claims
	Phoenix		A	AZ 85062	Last 4	l digi	ts of account number _	
	City		State 2	Zip Code				
	Penn Credit C	orporation ————————————————————————————————————			On wh	hich (entry in Part 1 or Part 2 li	ist the original creditor?
	PO Box 988				Line _	35	_ of (Check one):	Part 1: Creditors with Priority Unsecured Claims
	Number	Street						Part 2: Creditors with Nonpriority Unsecured Claims
	Harrisburg City			PA 17108-098 	Last 4	l digi	ts of account number _	
	Illinois Collecti	on Service			On wh	hich (entry in Part 1 or Part 2 li	ist the original creditor?
	Name PO Box 646						of (Check one):	Part 1: Creditors with Priority Unsecured Claims
		Street					_ (Part 2: Creditors with Nonpriority Unsecured Claims
	Oak Lawn		I	IL 60454-064	Last 4	l digi	ts of account number _	<u> </u>
	City		State	Zip Code				

Debtor 1 Rhonda

ioi i itionaa		Boldon	Case	Number (II known)
First Name Credit Collection Services	Middle Name	Last Name		
			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name Two Wells Ave., Dept. 7249			Line 39 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Newton	MA 0	2459	Last 4 digits of account number _	
City	State Zip Cod	le		
Municipal Coll. of America			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 3348 Ridge Rd.			Line 44 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Lansing	IL 6	0438	Last 4 digits of account number _	
City	State Zip Cod	le		
Harris & Harris, LTD			On which entry in Part 1 or Part 2 I	ist the original creditor?
_{Name} 111 W Jackson Blvd			Line 54 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street Suite 400				Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	IL 6	0604	Last 4 digits of account number _	
City	State Zip Cod	le		
Clerk, Sixth Mun Div			On which entry in Part 1 or Part 2 I	ist the original creditor?
_{Name} 16501 S. Kedzie			Line 61 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Markham	IL 6	0426	Last 4 digits of account number _	
City	State Zip Cod	le		
Municipal Coll. of America			On which entry in Part 1 or Part 2 I	ist the original creditor?
Name 3348 Ridge Rd.			Line 62 of (Check one):	Part 1: Creditors with Priority Unsecured Claims
Number Street				Part 2: Creditors with Nonpriority Unsecured Claims
Lansing	IL 6	0438	Last 4 digits of account number _	
City	State Zip Cod	le		

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Rhonda Debtor 1

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	3,200.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	3,200.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	\$	175,052.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	38,162.00
	6j. Total . Add lines 6f through 6i.	6j.	\$	213,214.00

Fill	in this int		16 1/222 F	oc 1	Filod 04/26/16	Entered 04		57 Desc Main	
						3 01	7.4		
Deb	otor 1	Rhonda	L		Bolden	-			
Deh	otor 2	First Name	Middle Na	me	Last Name				
	use, if filing)	First Name	Middle Na	me	Last Name	-			
Unit	ted States	Bankruptcy Cou	rt for the : <u>NORTHERN</u>	N District of	FILLINOIS				
					(State)			Check if this is a	ın
	nown)							amended filing	
Offic	cial Fo	orm 106	G						
				cts and	l Unexpired Lea	eac			12/15
nforma additio	ation. If m	nore space is s, write your r		ditional pag er (if knowr					
	No. Ch	eck this box a	nd submit this form to	the court wi	th your other schedules. Y	ou have nothing else	to report on this form.		
	Yes. Fill	in all of the in	formation below even	if the contra	acts or leases are listed in	Schedule A/B: Prop	erty (Official Form 106A/	/B)	
exa		nt, vehicle lea			nave the contract or lease ons for this form in the inst				
P	erson or	company witl	n whom you have the	contract or	r lease	Sta	te what the contract or	lease is for	
2.1	Bob Var	go				R	esidential		
	Name PO Box	2121							
	Number	Street				_			
	Orland F	Park			0462	_			
2.2	City			State Z	ip Code				
2.2						_			
	Name					_			
	Number	Street							
	City			State Z	ip Code	_			
2.3									
2.3	Name					_			
	Name					_			
	Number	Street							
	City			State Z	ip Code	_			
2.4						_			
	Name								
	Number	Street				_			
	City			State Z	ip Code	_			
2.5	-								
۷.ن	Name					_			
	Number	Street				_			

State Zip Code

City

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Rhonda	L	Bolden
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	(State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
1. D c	o you have any codebtors? (If you are filing a	a joint case, do not list eith	ner spouse as a codebto	r.)					
	No.								
	Yes								
	ithin the last 8 years, have you lived in a co rizona, California, Idaho, Lousiiana, Nevada,	• • • •	• ,						
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or le	egal equivalent live with yo	u at the time?						
	—	tory did you live?	Fill in the	e name and current address of that person.					
	Name of your spouse, former spouse or legal equiv	alent							
	Number Street								
	City	State	Zip Code						
Sc	chedule D (Official Form 106D), Schedule E/ chedule E/F, or Schedule G to fill out Colum Column 1: Your codebtor	•	or Schedule G (Official	Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.2				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						
3.3				Schedule D, line					
	Name			Schedule E/F, line					
	Number Street			Schedule G, line					
	City	State	Zip Code						

Official Form 106H Record # 700973 Schedule H: Your Codebtors Page 1 of 1

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Fill in this is	oformation to identi		12(4.11111)	M. 47 OI 7-	T
FIII IN this ir	formation to identi	ny your case:			
Debtor 1	Rhonda	L	Bolden		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
Case Numbe		the : <u>NORTHERN DISTRICT C</u>			Check if this is:
(If known)					An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following
fficial F	orm 106I				MM / DD / VOVO
					MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Des	scribe Employment					
Fill in your e information	employment		Debtor 1		Debtor 2 or non-filing spou	se
attach a ser	more than one job, parate page with about additional	Employment status	X Employed Not employed		Employed Not employed	
Include part self-employ	-time, seasonal, or ed work.	Occupation	Payroll Specialist			
	may Include student ker, if it applies.	Employers name Employers address	ITS Technologies 8200 W. 185th St. Tinley Park, IL 604			
		How long employed there?	6 Years	-		
Part 2: Giv	re Details About Monthl	y Income				
spouse unle	ess you are separated. ur non-filing spouse hav	we date you file this form. If you have more than one employer, combine, attach a separate sheet to this	ine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
	List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would			\$0.00	\$0.00	
3. Estimate a	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00	
4. Calculate (gross income. Add line	2 + line 3.		\$0.00	\$0.00	

 Official Form 106I
 Record # 700973
 Schedule I: Your Income
 Page 1 of 2

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Rhonda Debtor 1

Document First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		or Debtor 2 or on-filing spouse			
	Сору	y line 4 here	4.	\$0.00		\$0.00			
5. L i	st all	payroll deductions:							
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00			
	5b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00			
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00			
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00			
	5e. lı	nsurance	5e.	\$0.00		\$0.00			
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00			
	5g. L	Inion dues	5g.	\$0.00		\$0.00			
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00			
6. A d	ld the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	_	\$0.00			
7. Ca	ılcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	Γ	\$0.00			
8. Lis	st all	other income regularly received:			_				
	8a.	Net income from rental property and from operating a business,							
		profession, or farm							
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$0.00		\$0.00			
	8b.	Interest and dividends	8b.	\$0.00		\$0.00			
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00			
		Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.							
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00			
	8e.	Social Security	8e.	\$0.00		\$0.00			
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00			
		Include cash assistance and the value (if known) of any non-cash	-	*****	_	+			
		assistance that you receive, such as food stamps (benefits under the							
		Supplemental Nutrition Assistance Program) or housing subsidies.							
	0-	Specify:	0.5	Ф0.00		#0.00			
	8g.	Pension or retirement income	8g. -	\$0.00	_	\$0.00			
	8h.	Other monthly income. Specify:LTD,	8h. -	\$2,204.02	_	\$0.00			
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$2,204.02	_	\$0.00			
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,204.02	+ [\$0.00	\$2,204.02		
11.		e all other regular contributions to the expenses that you list in <i>Schedu</i>	le J.						
		de contributions from an unmarried partner, members of your household, y friends or relatives.	our depende	nts, your roommates, a	nd				
		ot include any amounts already included in lines 2-10 or amounts that are	not available	to pay expenses listed	n <i>Sche</i>	edule J.			
		oify:					11. \$0.00		
40	A al al	the amount in the last column of line 40 to the amount in line 44. The re-	oult in the on	mhinad manthly income					
12.	Write	the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of C	ertain Liabilit	•		es	12. \$2,204.02		
13.	_	ou expect an increase or decrease within the year after you file this form.	n'?						
	=	No.	blo future						
	X Yes. Explain: Debtor is on long term disability for the foreseeable future.								

Fill in this in	nformation to identify	your case:				
Debtor 1	Rhonda	L	Bolden	Check if this is:		
	First Name	Middle Name	Last Name	An amend	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	· · ·	nent showing post of the following o	t-petition chapter 13
United States	s Bankruptcy Court for the	e: <u>NORTHERN DISTRICT C</u>	OF ILLINOIS			
Case Numbe	er			MM / DD /	YYYY	
Official F	Corm 106 I				_	2 because Debtor 2
	orm 106J			maintains	a separate house	ehold.
Schedu ———	le J: Your E	xpenses				12/14
		= = =		are equally responsible for supply ages, write your name and case nu	_	
Part 1:	Describe Your Househo	old				
=	Go to line 2. Does Debtor 2 live in No.	a separate household? nust file a separate Schedu	le J.			
2. Do you	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent	200101 1 01 200101 2		X No
Do not s	state the dependents'	oud dopo			_	Yes
names.	nate and dependente					X No
						Yes
						X No
						Yes
						X No
						Yes
						No
0 5						Yes
expense	expenses include es of people other tha					
yoursel	f and your dependent	s? Yes				
	Estimate Your Ongoing					
-		· · · ·		m as a supplement in a Chapter 13 , check the box at the top of the fo	-	
the applicable	e date.					
	-	n-cash government assista ded it on <i>Schedule I: Your</i>	=		,	Your expenses
			•	,		·
	t for the ground or lot.	ip expenses for your resid	ence. Include first mortgag	le payments and	4.	\$800.00
	cluded in line 4:					
4a. R	eal estate taxes				4a.	\$0.00
4b. Pr	operty, homeowner's,	or renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, rep	air, and upkeep expenses			4c.	\$50.00
4d. H	omeowner's associatio	on or condominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Last Name

Document Rhonda

Middle Name

Debtor 1

First Name

Page 50 of 74 Case Number (if known) _

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.		\$265.00
	6b. Water, sewer, garbage collection	6b.		\$40.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$264.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$200.00
8.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$75.00
10.	Personal care products and services	10.		\$55.00
11.	Medical and dental expenses	11.		\$130.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$200.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$120.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00

Schedule J: Your Expenses

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Debtor	Rhonda	L	Bolden	J	Case Number (if known)		
	First Name	Middle Name	Last Name				
21.	Other. Specify:					21.	\$0.00
22	Your monthly e	expense: Add lines 4 through 21.				22.	\$2,199.00
	The result is you	ur monthly expenses.					
23.	Calculate your	monthly net income.					
	23a. Cop	y line 12 (your comibined monthly ir	ncome) from Schedule I.			23a.	\$2,204.02
	23b. Cop	y your monthly expenses from line 2	22 above.			23b. –	\$2,199.00
	23c. Sub	tract your monthly expenses from your	our monthly income.			23c.	\$5.02
		result is your monthly net income.	,			L	¥3.32
24.		an increase or decrease in your ex	•	-			
	•	o you expect to finish paying for you ent to increase or decrease becaus	•				
	X No	ient to increase of decrease becaus	e of a modification to the term	is or your more	gage:		
	Yes.	Explain Here:					

 Official Form 106J
 Record #
 700973
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this ir	nformation to identi	fy your case:	
Debtor 1	Rhonda	L	Bolden
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Numbe (If known)		the : <u>NORTHERN</u> District of	_ILLINOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you nay or agree to nay someone who is N	OT an attorney to help you fill out bankruptcy forms?
_	or all attenties to help you fill out ballkruptes forms:
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have re	ead the summary and schedules filed with this declaration and that they are true and
correct.	
🗶 /s/ Rhonda L Bolden	×
Signature of Debtor 1	Signature of Debtor 2
Date 04/22/2016	Date
MM / DD / YYYY	MM / UU / YYYY

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			Countrient I t	<u> 100 0</u>
Fill in this in	formation to identi	fy your case:		
Debtor 1	Rhonda	L	Bolden	
	First Name	Middle Name	Last Name	
Debtor 2	-			_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	r		_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

numbe	ation. If more space is needed, attach a separer (if known). Answer every question.		p or any additional pages, write your ne	anie and case
	What is your current marital status?			
	Married			
	Not married			
_	During the last 3 years, have you lived anywhe	ere other than where you live no	w?	
	No. Yes. List all of the places you lived in the last	t 3 years. Do not include where y	ou live now.	
_	-			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	10336 S Walden Pkwy	FROM 04/2011		
	Chicago IL 60643-2644	To 03/2013		
			Same as Debtor 1	Same as Debtor 1
	10601 S Hale Ave	FROM 12/2009		
	Chicago IL 60643-2721	To 01/2014		
р	Vithin the last 8 years, did you ever live with a roperty states and territories include Arizona nd Wisconsin.)			-
_	No.			
	Yes. Make sure you fill out Schedule H: Your	Codebtors (Official Form 106H).		
Par	Explain the Sources of Your Income			

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eptor	Riioliua	L	Boldeli	Cas	e Number (if known)	
	First Name	Middle Name	Last Name			
F If	ill in the total amount of i	income you received t	from all jobs and all business	s during this year or the two es, including part-time activitie list it only once under Debtor	es.	
	Yes. Fill in the details					
_	_		Debtor 1		Debtor 2	
			Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions and exclusions)
	From January 1 of cu	urrent vear until	Wages, commissions,	\$8,816	Wages, commissions,	
	the date you filed for	-	bonuses, tips		bonuses, tips	
	,		Operating a business		Operating a business	
	For last calendar yea	ır:	Wages, commissions,	\$32,643	Wages, commissions,	
	(January 1 to Decem	ber 31, 2015)	bonuses, tips Operating a business		bonuses, tips Operating a business	
			• w	¢42.002		
	For the calendar year		Wages, commissions, bonuses, tips	\$42,992	Wages, commissions, bonuses, tips	
	(January 1 to Decem	ber 31, 2014)	Operating a business		Operating a business	
	st each source and the games. No. Yes. Fill in the details	gross income from ea	Ch source separately. Do not	include income that you listed	d in line 4. Debtor 2	
			Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Par	List Certain Pavn	nents You Made Before	e You Filed for Bankruptcy			

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Rhonda Bolden Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debto	or 1	Rhonda	L	Bolden	Case Number (if ki	nown)	
		First Name	Middle Name	Last Name			
11		nin 90 days before you filed efuse to make a payment be			or financial institution, set off a	ny amounts from y	our accounts
		No. Go to line 11					
	\Box	Yes. Fill in the information be	elow.				
12		nin 1 year before you filed for rt-appointed receiver, a cus			session of an assignee for the b	enefit of creditors	, a
	N	No.					
	□ A	res.					
P	art 5:	List Certain Gifts and Co	ontributions				
13	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a total v	alue of more than \$600 per pers	on?	
		No.					
	\Box	Yes. Fill in the details for each	ch gift.				
14	With	nin 2 years before you filed	for bankruptcy, did y	you give any gifts or contributi	ons with a total value of more th	nan \$600 to any ch	arity?
		No.					
	_	Yes. Fill in the details for each	ch gift.				
P	art 6:	List Certain Losses					
15		nin 1 year before you filed f	or bankruptcy or sin	ce you filed for bankruptcy, did	I you lose anything because of	theft, fire, other dis	saster, or
		No.					
	\Box	Yes. Fill in the details for each	ch gift.				
P	art 7:	List Certain Payments of	or Transfers				
16	With	nin 1 year before you filed f	or bankruptcy, did ye	ou or anyone else acting on yo	ur behalf pay or transfer any pro	operty to anyone y	ou consulted
	abo	ut seeking bankruptcy or p	reparing a bankrupto	y petition?			
	_		otcy petition preparer	s, or credit counseling agenci	es for services required in your	вапкгиртсу.	
	ַ⊔'						
	•	Yes. Fill in the details					
	F	Party Contact Info		Description and value of any	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					Payment/Value:
		55 E. Monroe Street #3400)				\$2,295.00: \$665.00 paid prior to filing,
		Chicago,IL 60603					balance to be paid
							after case filing.
	F	Party Contact Info		Description and value of any	property transferred	Date payment	Amount of payment
				Credit Counseling Services		or transfer	
		Hananwill Credit Counselin	ng	Credit Couriseiing Services		2016	\$25.00
		115 N. Cross St.					
		Robinson, IL 62454					

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Debto	or 1	Rhonda	L	Bolden	Case I	Number (if known)	
		First Name	Middle Name	Last Name			
17	pron	-	your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		sfer any property to any	one who
	1	No.					
	_	Yes. Fill in the details.					
18	tran	sferred in the ordinary cour	se of your b	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra		-	
	Do r	not include gifts and transfe		nave already listed on this statemen	-		,
	_	No. Yes. Fill in the details for each	h gift.				
19		nin 10 years before you filed eficiary? (These are often ca	-	etcy, did you transfer any property rotection devices.)	to a self-settled trust or s	similar device of which	you are a
		No. Yes. Fill in the details for eac	h gift.				
F	art 8:	List Certain Financial Ac	counts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
20	sold Incli	l, moved, or transferred? ude checking, savings, mon	ney market, o	y, were any financial accounts or in or other financial accounts; certific ciations, and other financial institut	ates of deposit; shares ir	· •	
	=	No. Yes. Fill in the details.					
	Ц	res. I ill ill the details.		Last 4 digits of account number	Type of account or	Date account was	Last balance before
					instrument	closed, sold, moved, or transferred	closing or transfer
21	-	you now have, or did you ha h, or other valuables?	ave within 1 y	ear before you filed for bankruptc	y, any safe deposit box o	or other depository for s	securities,
	=	No.					
	Π,	Yes. Fill in the details.		Who also had assess to it?	Describe the conte		De veu etill
				Who else had access to it?	Describe the conte	nts	Do you still have it?
22	Have		torage unit o	or place other than your home with	in 1 year before you filed	for bankruptcy?	
	_	Yes. Fill in the details.					
				Who else has or had access to it?	Describe the conte	nts	Do you still have it?
F	art 9:	Identify Property You Ho	ld or Control	for Someone Else			
23	•	you hold or control any prop someone.	perty that so	meone else owns? Include any pro	perty you borrowed from	n, are storing for, or ho	d in trust
	_	No.					
	□`	Yes. Fill in the details.		Where is the property?	Describe the prope	erty	Value
1							

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			Document	Page 56 01 74
Debtor 1	Rhonda	L	Bolden	Case Number (if known)
	First Name	Middle Name	Last Name	

Pa	art 10:	Give Details About Environmental Info	ormation		
For	the purp	pose of Part 10, the following definiti	ons apply:		
	hazardoı	us or toxic substances, wastes, or m	or local statute or regulation concerning naterial into the air, land, soil, surface wat the cleanup of these substances, wastes	er, groundwater, or other medium,	
		ans any location, facility, or property d to own, operate, or utilize it, includ	as defined under any environmental law, ling disposal sites.	whether you now own, operate, or utilize	•
		ous material means anything an envir ce, hazardous material, pollutant, co	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic	
Rep	ort all no	otices, releases, and proceedings th	at you know about, regardless of when th	ey occurred.	
24	Has any	y governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?
	No.				
	Yes.	. Fill in the details.			
			Governmental unit	Environmental law, if you know it	Date of notice
25	Have yo	ou notified any governmental unit of	any release of hazardous material?		
	No.				
	Yes.	. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice
26	_	ou been a party in any judicial or adn	ninistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.
	No.	Fill in the details			
	⊔ res.	. Fill in the details.	Court or agency	Nature of the case	Status of the case
			-		
		•			
Pa	urt 11:	Give Details About Your Business or C	Connections to Any Business		
			Connections to Any Business cy, did you own a business or have any c	f the following connections to any busing	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in	cy, did you own a business or have any c	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa	cy, did you own a business or have any c	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership	cy, did you own a business or have any c a a trade, profession, or other activity, eith any (LLC) or limited liability partnership (l	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe	cy, did you own a business or have any c a a trade, profession, or other activity, eith any (LLC) or limited liability partnership (l	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting	cy, did you own a business or have any or a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par	cy, did you own a business or have any content activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation	ner full-time or part-time	ess?
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting	cy, did you own a business or have any content activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation	ner full-time or part-time	ess?
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par	cy, did you own a business or have any content activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par . Check all that apply above and fill in	cy, did you own a business or have any or a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par . Check all that apply above and fill in	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any or a trade, profession, or other activity, eith any (LLC) or limited liability partnership (locutive of a corporation or equity securities of a corporation to 12.	ner full-time or part-time LLP)	
	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	
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27	Within 4	4 years before you filed for bankrupt A sole proprietor or self-employed in A member of a limited liability compa A partner in a partnership An officer, director, or managing exe An owner of at least 5% of the voting None of the above applies. Go to Par Check all that apply above and fill in 2 years before you filed for bankrupt ions, creditors, or other parties.	cy, did you own a business or have any content at trade, profession, or other activity, eith any (LLC) or limited liability partnership (lecutive of a corporation or equity securities of a corporation of 12. the details below for each business. cy, did you give a financial statement to a	ner full-time or part-time LLP)	

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 Debtor 1
 Rhonda
 L
 Bolden
 Case Number (if known)

 First Name
 Middle Name
 Last Name

Sign Be	iow					
answers are true in connection wit	have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
🗶 /s/ Rhonda	a L Bolden	x				
Signature of	Debtor 1	Signature of Debtor 2				
Date 04/22 MM /	2/2016 DD / YYYY	Date				
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name o	f person	Attach the Bankruptcy Petition Preparer's Notice,				
		Declaration, and Signature (Official Form 119).				

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Debtor 1	Rhonda	L	Bolden		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		ne : <u>NORTHERN DISTRIC</u>	OF ILLINOIS EASTERN		
<u>DIVISION</u> [District of <u>ILLINOIS</u>		(State)		Check amen

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- \blacksquare you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property П No Creditor's name: Santander Consumer USA Retain the property and redeem it Yes Retain the property and enter into a 2008 Mazda Tribute with over 80,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Rhonda Case 16-14233 Doc 1 Filed 04/26/16
First Name Middle Name Signature Last Name

Part 2:

Middle Name

First Name

|--|

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. a.g	

For any unexpired personal property lease that you	listed in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate le	ases. Unexpired leases are leases that are still in effect; the l	ease period has not yet
ended. You may assume an unexpired personal prop	perty lease if the trustee does not assume it. 11 U.S.C. § 365(p	p)(2).
Describe your unexpired personal property lease	es	Will the lease be assumed?
Lessor's name: Bob Vargo		□ No
Description of leased property: Residential		Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		☐ Yes
Lessor's name:		□ No
Description of leased property:		Yes
Part 3: Sign Below		
	ed my intention about any property of my estate that secures	a debt and any
personal property that is subject to an unexpired leas	e.	
/s/ Rhonda L Bolden Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 04/22/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e					
Rho	nda L Bolo	den / Debtor	Cas	e No:		
			Cha	pter:	Chapter 7	
		DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FO	R DEI	BTOR	
	pensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 paid to me within one year before the filing one rendered on behalf of the debtor(s) in continuous control of the debtor (s) in control of the de	f the petition in bankruptcy, or agreed to	be pai	d to me, for service	ces
	For legal	services, I have agreed to accept	\$2,295.00			
	Prior to th	ne filing of this statement I have received	\$665.00			
	Balance I	Due	\$1,630.00			
2.	The source	e of the compensation paid to me was:				
	Deb	otor(s) Other: (specify				
3.	The source	e of compensation to be paid to me is:				
	De	btor(s) Other: (specify				
4		Culer. (speen)	numan action with one other margan unless	th arr ar	ra mambara and a	ana sista
of m	I nav	e not agreed to share the above-disclosed cor .	npensation with any other person unless	tney ai	re members and a	ssociates
	I hav	e agreed to share the above-disclosed compe	nsation with a other person or persons wh	ho are	not members or a	ssociates
5.	In return for case, inclu	or the above-disclosed fee, I have agreed to rading:	ender legal service for all aspects of the l	bankru	ptcy	
bank	a. Analy kruptcy;	ysis of the debtor's financial situation, and re	ndering advice to the debtor in determini	ing wh	ether to file a peti	ition in
	b. Prepa	aration and filing of any petition, schedules, s	tatements of affairs and plan which may	be req	uired;	
	c. Repre	esentation of the debtor at the meeting of cred	ditors and confirmation hearing, and any	adjour	rned hearings ther	eof;
6.	By agreem	nent with the debtor(s), the above-disclosed for	ee does not include the following service	ı:		
chap		NOT include missed meeting or court l lien avoidances, dischargeability actions, of		-	-	conversions to another
			CERTIFICATION			
			te statement of any agreement or arrange	ment f	or	
		payment to me for representation of the debtor(s) in th	is bankruptcy proceedings.			
		Date: 04/25/2016	/s/ Tarek Muhammad Khalil			
		Date	Signature of Attorney			
			Geraci Law L.L.C. Name of law firm			

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Geraci Law L.L.C.

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Date: 1/22/2016

Consultation Attorney: TARGE 63 of 74

Record #: 700-973



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rhonda L Bolden / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/22/2016 /s/ Rhonda L Bolden

Rhonda L Bolden

X Date & Sign

Record # 700973 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document In re Rhonda L Bolden / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Rhonda L Bolden / Debto

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/22/2016	/s/ Rhonda L Bolden		
	Rhonda L Bolden	_	
Dated: 04/25/2016	/s/ Tarek Muhammad Khalil		
	Attornev: Tarek Muhammad Khalil	_	

Record # 700973 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Pa	art 6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.				
		Yes. Go to line 17. 16b. Are your debts primarily	business debts? Business debts are debt	s that you incurred to obtain		
occupanta production of the control		money for a business or inve	stment or through the operation of the busine	ess or investment.		
***************************************		Yes. Go to line 17.				
***************************************		16c. State the type of debts you or	we that are not consumer debts or business of	debts.		
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.			
	Do you estimate that after any exempt property is	Yes. I am filing under Chapte administrative expenses	er 7. Do you estimate that after any exempt ps are paid that funds will be available to distril	property is excluded and bute to unsecured creditors?		
	excluded and	No.				
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?	∐Yes.				
18.	How many creditors do	1-49	1,000-5,000	☐ 25,001-50,000 —		
	you estimate that you owe?	□ 50-99 □ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000		
		200-999		Emere than 100,000		
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to be worth?	☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion		
		\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion		
20.	How much do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	☐\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	□ \$10,000,000,001-\$50 billion		
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion		
Par	17: Sign Below					
For	you	I have examined this petition, and I correct.	declare under penalty of perjury that the infor	rmation provided is true and		
		If I have chosen to file under Chapte of title 11, United States Code. I und under Chapter 7.	er 7, I am aware that I may proceed, if eligible derstand the relief available under each chapt	e, under Chapter 7, 11,12, or 13 ter, and I choose to proceed		
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		* Chorda B Signature of Debtor 1	elden * Signati	ure of Debtor 2		
		Executed on	2/2016 Execut	ted on		

Case 16-14233 Doc 1 Filed 04/26/16 Entered 04/26/16 18:00:57 Desc Main of 74 Fill in this information to identify your case: Rhonda Debtor 1 Bolden Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (If known) Check if this is an amended filing Official Form 106 Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? No Yes. Name of Person ____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 MM / DD / YYYY

Part 12: Sign Below					
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
* Chorda Bolden	Signature of Debtor 2				
Date 04/22/2016	Date				
Did you attach additional pages to Your Statement of Financial Affa	irs for Individuals Filing for Bankruptcy (Official Form 107)?				
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?				
No					
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice,				
	Declaration, and Signature (Official Form 119).				

Debtor 1	Rhonda First Name	Case 16	14233 Middle Name	- Doc 1	<u> </u>	Entered 94/26/16/18:00:57 Page 70 of 74	Desc Main
Les	sor's name	•					☐ No
	cription of l perty:	eased					Yes
Less	sor's name						□ No
	cription of I erty:	eased					Yes
Less	or's name:						□ No
Desc	cription of le	eased					Yes
Less	or's name:						□ No
Desc prop	cription of le	eased			·		Yes
Less	or's name:						☐ No
Desc	cription of le	eased					Yes
Less	or's name:						☐ No
Desc	ription of le erty:	eased					Yes
Part 3:	Sign Belo	w					
			at I have indic		tion about any property o	f my estate that secures a debt and any	
A.	hondo	2 Bol	Den	case.	x		
	أ. ــ	()2 (m)		_	Signature of Debtor 2		
	Dated: 04	<u>/22</u> /201	w		Date		

Official Form 108

Record # 700973

Statement of Intention for Individuals Filing Under Chapter 7

MM / DD / YYYY

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in conjection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.

 (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director)

 (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 04 /22 /2016

Rhonda L Bolden

X Date & Sign

Case 16-14233 Doc 1 Filed 04/26/16 Entered 04/26/16 18:00:57 Desc Main

UNITED SPATES BANKRUPTOY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Rhonda L Bolden / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>04 122 1</u>2016

Khonda Bolden

Rhonda L Bolden

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Diddiment Page 73 of a Humber (if known)_ Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$0.00 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$0.00 \$0.00 Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. _{10a.} LTD \$2,204.00 0.00 10b. 0.00 \$0.00 10c. Total amounts from separate pages, if any. \$2,204.00 \$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. \$2,204.00 \$0.00 \$2,204,00 Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$2,204.00 Multiply by 12 (the number of months in a year). x 12 12b. The result is your annual income for this part of the form. 12b. \$26,448.00 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 2 Fill in the median family income for your state and size of household. \$63,896.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. x ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Rhonda L Bolden Date:: 04 122 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

Filed 04/26/16 Entered 04/26/16 18:00:57

Desc Main

Case 16-14233

Debtor 1

Doc 1

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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X Date & Sign